

Information to identify the case:

Debtor 1	<u>Richard D. Zeller</u>	Social Security number or ITIN	xxx-xx-8903
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Ellen M. Zeller</u>	Social Security number or ITIN	xxx-xx-6178
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-31448-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Richard D. Zeller

Ellen M. Zeller

2/2/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Richard D. Zeller
 Ellen M. Zeller
 Debtors

Case No. 17-31448-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 61

Date Rcvd: Feb 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2018.

db/jdb
 517136231 Richard D. Zeller, Ellen M. Zeller, 5 Saint Georges Rd, East Brunswick, NJ 08816-4626
 517136232 Anesthesia Consultants New Jersey, P.O. Box 416441, Boston, MA 02241-6441
 517136233 Anesthesia Consultants of NJ Inc., PO Box 416441, Boston, MA 02241-6441
 517136233 Arrow Fin. Svcs A/P/O Creditmax, c/o Fein, Such, Kahn & Shepard, PC, 7 Century Dr Ste 201, Parsippany, NJ 07054-4609
 517136234 Arrow Financial Services LLC, A/A/O HSBC, c/o Fein, Such, Kahn & Shepard, PC, 7 Century Dr Ste 201, Parsippany, NJ 07054-4609
 517136235 Arrow Financial Services LLC, A/A/OWashi, c/o Fein, Such, Kahn & Shepard, PC, 7 Century Dr Ste 201, Parsippany, NJ 07054-4609
 517136236 Bay Area Credit Service, PO Box 467600, Atlanta, GA 31146-7600
 517136237 Caine & Weiner, 15025 Oxnard St Ste 100, Van Nuys, CA 91411-2640
 517136240 +Central Jersey Surgical Spc, PA, 78 Easton Avenue, 3rd Floor, New Brunswick, NJ 08901-1885
 517136242 Computer Credit, Inc., P.O. Box 5238 640 West Fourth Street, Winston-Salem, MA 27113-5238
 517136244 Credit Plus Collection Services, 2491 Paxton St, Harrisburg, PA 17111-1036
 517136245 Creditmax, c/o Fein, Such, Kahn & Shepard, 7 Century Dr Ste 201, Parsippany, NJ 07054-4609
 517136246 Digestive Health, 465 Cranbury Rd Ste 102, East Brunswick, NJ 08816-7600
 517136247 Dr. Agrin & Dr. Shulman, 78 Easton Ave, New Brunswick, NJ 08901-1885
 517136248 Excell Clinical Laboratory, 1 Ethel Rd Bldg 103, Edison, NJ 08817-2838
 517136249 +Financial Recoveries, P.O. Box 1388, Mt Laurel, NJ 08054-7388
 517136255 Karel Raska MD-Modern Diag., PO Box 1285, Highland Park, NJ 08904-1285
 517136258 LCA Collections, PO Box 2240, Burlington, NC 27216-2240
 517136257 Law Offices of Mitchell N. Kay, PC, PO Box 9006, Smithtown, NY 11787-9006
 517136261 Middlesex Investment Corp., c/o DL Thompson Law, PC, PO Box 679, Allenwood, NJ 08720-0679
 517136262 +Pediatric Orthopedic Associates, 585 Cranbury Road, East Brunswick, NJ 08816-4092
 517136263 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 517136264 Raritan Bay Medical Cente, PO Box 11664, Newark, NJ 07101-4664
 517136266 Roto Rooter, 297 Rues Ln, East Brunswick, NJ 08816-3606
 517136267 Rutgers, RWJ Medical School, PO Box 829650, Philadelphia, PA 19182-9650
 517136268 +Rutgers RWJMG Medicine, 200 East Park Dr, Suite 100, C/O Financial Recoveries, Mt. Laurell, NJ 08054-1297
 517136277 SLS, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
 517136272 Saint Peter's University Hospital, 254 Easton Avenue, Patient Accounting Office, New Brunswick, NJ 08901-1766
 517136273 Sarath Babu, MD, 51 W Prospect St Ste 101, East Brunswick, NJ 08816-5711
 517136275 +Schachter Portnoy, LLC, Suite 6 3490 US Route 1, Princeton, NJ 08540-5920
 517136276 Shop Rite, 380 Summerhill Rd, Spotswood, NJ 08884-1239
 517136278 +Southern Bank Emergency Physicians, P.O. Box 37794, Philadelphia, PA 19101-5094
 517136279 St. Peter's University Medical Center, 254 Easton Avenue, New Brunswick, NJ 08901-1766
 517136281 Township Of East Brunswick, Attn: Revenue Department, PO Box 1081, East Brunswick, NJ 08816-1081
 517136282 University Radiology Group, P.C., PO Box 1075, East Brunswick, NJ 08816-1075
 517136283 University Radiology Group, P.C., 579A Cranbury Rd, East Brunswick, NJ 08816-5426
 517136286 Western Sky, 612 East St, Timber Lake, SD 57656

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2018 23:28:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Feb 02 2018 23:28:48 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517136228 +EDI: AFNIRECOVERY.COM Feb 02 2018 23:03:00 AFNI, Inc., P.O. Box 3427, Bloomington, IL 61702-3427
 517136230 E-mail/Text: ebn@americollect.com Feb 02 2018 23:29:01 Americollect, 1851 S Alverno Rd, Manitowoc, WI 54220-9208
 517136229 E-mail/Text: ebn@americollect.com Feb 02 2018 23:29:01 Americollect, PO Box 1690, Manitowoc, WI 54221-1690
 517136239 E-mail/Text: bankruptcy@cashcall.com Feb 02 2018 23:29:48 Cash Call, PO Box 66007, Anaheim, CA 92816-6007
 517136238 +EDI: CAPITALONE.COM Feb 02 2018 23:04:00 Capital One, P.O. Box 5253, Carol Stream, IL 60197-5253
 517144230 +EDI: AISACG.COM Feb 02 2018 23:04:00 Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, P.O. Box 165028, Irving, TX 75016-5028
 517136243 EDI: CCS.COM Feb 02 2018 23:03:00 Credit Collection Services, PO Box 607, Norwood, MA 02062-0607
 517136251 EDI: CCS.COM Feb 02 2018 23:03:00 Geico Indemnity Company, c/o Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
 517136252 EDI: IIC9.COM Feb 02 2018 23:04:00 I C Systems, Inc., PO Box 64378, Saint Paul, MN 55164-0378
 517136253 EDI: IIC9.COM Feb 02 2018 23:04:00 IC Systems Collections, PO Box 64437, Saint Paul, MN 55164-0437

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 61

Date Rcvd: Feb 02, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517136254 EDI: IRS.COM Feb 02 2018 23:04:00 Internal Revenue Service, One Newark Center, Suite 1400, Newark, NJ 07102
517136256 EDI: RMCB.COM Feb 02 2018 23:03:00 LabCorp, c/o AMCA, PO Box 1235, Elmsford, NY 10523-0935
517136259 E-mail/Text: jgoley@leadersfc.com Feb 02 2018 23:28:32 Leader's Financial Company, 21 Commerce Dr, Cranford, NJ 07016-3550
517136260 EDI: TCISOLUTIONS.COM Feb 02 2018 23:04:00 Merrick Bank Corporation, A/A/O United National Bank c/o Total Car, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208
517136269 +E-mail/Text: rwjebn@rwjbh.org Feb 02 2018 23:29:57 RWJ, 1 Robert Wood Johnson Pl, New Brunswick, NJ 08901-1969
517136270 E-mail/Text: rwjebn@rwjbh.org Feb 02 2018 23:29:57 RWJ, PO Box 15448, Newark, NJ 07192-5448
517136271 +E-mail/Text: rwjebn@rwjbh.org Feb 02 2018 23:29:57 RWJ University Hospital, 1 Robert Wood Johnson Pl, New Brunswick, NJ 08901-1966
517136265 +E-mail/Text: rwjebn@rwjbh.org Feb 02 2018 23:29:57 Robert Wood Johnson University Hospita, 1 Robert Wood Johnson Pl, New Brunswick, NJ 08901-1966
517136274 +E-mail/Text: bankruptcy@savit.com Feb 02 2018 23:30:00 Savit Collection Agency, P.O. Box 250, East Brunswick, NJ 08816-0250
517136280 EDI: AISTMBL.COM Feb 02 2018 23:03:00 T-Mobile, P.O. Box 742596, Cincinnati, OH 45274-0000
517136284 +EDI: VERIZONCOMB.COM Feb 02 2018 23:05:00 Verizon, P.O. Box 4830, Trenton, NJ 08650-4830
517136285 EDI: WFFC.COM Feb 02 2018 23:04:00 Wells Fargo Dealer Service, MAC T9017-026, PO Box 168048, Irving, TX 75016-8048
TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517136241 ##Collections Acquisition Co., Inc., 3 Easton Oval Ste 210, Columbus, OH 43219-6011
517136250 ##Freehold Primary Care, 465 Cranbury Rd, East Brunswick, NJ 08816-7600
TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2018 at the address(es) listed below:

Denise E. Carlson on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-26 dcarlson@kmlawgroup.com, bkgroup@kmlawgroup.com
Frederick J. Simon on behalf of Joint Debtor Ellen M. Zeller simonmonahan216@gmail.com
Frederick J. Simon on behalf of Debtor Richard D. Zeller simonmonahan216@gmail.com
John W. Hargrave on behalf of Trustee John W. Hargrave trustee@hargravelaw.com, jwh@trustesolutions.net
John W. Hargrave trustee@hargravelaw.com, jwh@trustesolutions.net
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-26 rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7